## EXHIBIT 13



## The Do Not Call Registry

Since 2003, Americans have been able to opt out of receiving most telemarketing calls by putting their phone numbers on the National Do Not Call Registry, and millions of them have done so. The Registry now has more than 221 million telephone numbers on it, giving these consumers a little more peace and quiet during their dinner hour. Not only is the Do Not Call program wildly popular with consumers, but it also helps



telemarketers operate more efficiently by screening out consumers who do not want to be contacted. The DNC Registry website is <a href="www.donotcall.gov">www.donotcall.gov</a>. A <a href="Spanish-language version is also available">Spanish-language version is also available</a>. The Registry only contains phone numbers, no other personally identifiable information, and we do not keep a record of whether the numbers are land line or cell phones.

There are some exemptions to the Do Not Call rules. Because of the limits to FTC's authority, the Registry does not apply to political calls or calls from non-profits and charities (but the Registry does cover telemarketers calling on behalf of charities). Also, calls from legitimate "survey" organizations are not covered because they are not offering to sell anything to consumers. Finally, calls are permitted from companies with which you have done or sought to do business. Specifically, a company can call you up to 18 months after you last did business with it.

- Enforcement of the Do Not Call Registry
- · Robocalls and the Do Not Call Registry